comprises: a visual indicator display **14** in the form of an LCD panel, a key pad **16** for entering transaction details, a cash dispenser slot **18** through which bank notes (valuable media) are dispensed to a user, a display screen **20** for providing transaction information to the user, additional keys (FDKs) **22** disposed at opposite sides of the screen **20** for enabling the user to select preset functions which are displayed on the screen **20** and aligned with the FDKs **22**, a receipt printer slot **24** through which a receipt for a transaction may be delivered to the user, and a sensor **26** for detecting when a user is present at the ATM **10**.

FIG. **2** shows a block diagram of the ATM of FIG. **1**. FIG. **2** shows a user interface module block **40** including a camera **30**, the visual indicator display **14**, the key pad **16**, the transaction display **20**, and a receipt printer module **44**. The receipt printer module **44** is associated with slot **24** in the user interface **12** of the ATM **10**. FIG. **2** also shows a cash dispenser module **46** which is associated with the cash dispenser slot **18**, and a biometrics sensing processor unit **48** which operates in association with the camera **30** to implement biometrics sensing of the user.

The ATM **10** further comprises processor means in the form of a controller unit **50** which communicates with components of the user interface module block **40**, with an operator panel **52** mounted inside the ATM **10**, with the cash dispenser module **46**, and with the biometrics sensing processor unit **48**.

The operator panel **52** contains circuitry for enabling the operator to interact with the ATM **10**. Standard operator panels **52** are used on commercially available ATMs and are well known in the art. Similarly, the cash dispenser module **46** will not be described as it is a standard feature of a conventional ATM.

The controller unit **50** includes a processor unit **54** and a non-volatile memory **56**. The processor unit **54** and memory **56** may be implemented by a microcomputer having non-volatile RAM; suitable computers and memories are readily available commercially.

FIG. **3** is a simplified schematic view of a typical arrangement of the camera **30**, the LCD panel **14**, and a user **100**. The camera **30** has a lens **32** and is coupled to the controller unit **50**. The camera **30** and lens **32** are oriented along an optical axis (shown by line **60**) which passes through the center area of LCD panel **14**. The angle of axis **60** is selected so that it passes through the eye-level of an average height user **100**. The camera **30** and lens **32** have some degree of adjustability to enable images to be recorded from users of different heights. Suitable systems comprising camera **30**, lens **32**, and biometrics unit **48** are available from "SENSAR" of 121 Whittendale Drive, Moorestown, N.J., USA 08057.

In use, when user **100** approaches ATM **10** the sensor **26** senses that a user **100** is present. This causes the display screen **20** to display text instructing the user **100** to look at LCD panel **14**. Sensor **26** also causes LCD **14** to display visual indicators as shown in FIG. **4**.

LCD panel **14** has a transparent center area **70** through which the camera **30** and lens **32** view the user **100**; that is, the center area **70** is the entry point for light from a user's eye. In registration with the center area **70** are three concentric visual indicators, each having a single element. Each indicator has a center located in the center area **70**, and has a different diameter to the other indicators.

Indicator **72** has the largest diameter and is colored red. Indicator **74** has the smallest diameter and is colored green. Indicator **76** has a diameter approximately mid-way between that of indicators **72** and **74**, and is colored amber.

Initially, the red indicator **72** is illuminated, shortly thereafter the amber indicator **76** is also illuminated, shortly thereafter the green **74** is also illuminated. This has the effect of guiding the user's eyes to the center area **70** (through which axis **60** passes), thereby aiding capture of a clear image of the user's eye. The image is conveyed via controller unit **50** to the biometrics sensing unit **48** and an iris code is generated.

The controller unit **50** accesses a remote database (not shown) which compares the user's iris code with stored iris codes to identify the user **100**. Various algorithms are available for processing an image of an iris to create an iris code.

Once the user **100** has been identified, the three visual indicators **72**,**74**,**76** are de-energized, so that the user's attention may be drawn to screen **20**, where the user **100** is presented with a menu of the various transactions available at the ATM **10**.

FIG. **5** shows alternative visual indicators in the form of pairs of elements. Each pair of elements (for example, elements **82***a*,*b*) form a visual indicator which is centered on area **70**. When these indicators are used, the energizing sequence is the same as for FIG. **4**, but the indicator which is furthest from the center **70** is de-energized when a closer indicator is energized. Thus, indicator **82** (elements **82***a* and **82***b*) is energized first, then indicator **82** is de-energized and indicator **86** is energized, then indicator **86** is de-energized and indicator **84** is energized.

Various modifications may be made to the above described embodiments within the scope of the present invention, for example, the shape, color, and configuration of the visual indicators may be changed. The time delay between energizing indicators may be varied or it may depend on what stage of identification the biometrics unit has reached. Visual indicators having more than two elements per indicator may be used. The camera may be located in any convenient location, for example, on the top surface of the ATM. The LCD **14** may be incorporated into a covering for the camera **30** and lens **32**; so that the camera **30**, lens **32**, and LCD **14** form a single unit. The function of the sensor **26** may be implemented by the camera **30**. It will be appreciated that a simplified camera and lens arrangement have been illustrated, in other embodiments, much more complex optical arrangements may be used; for example, the lens may be a combination of optical elements such as mirrors and/or standard lens arrangements. If the lens deflects received light, then the optical axis will not be straight. In such an embodiment, the visual indicators associated with the lens, will be associated with the part of the lens adjacent to the entry point of light from a user's eye, that is, the point at which a user looks to have an image of his/her iris recorded. In other embodiments, the iris identification system may be used in conjunction with a user entering an identification token, such as a card, so that the iris identification system verifies the identity of the user.

What is claimed is:

1. A self-service terminal comprising:

a camera including a lens for recording an image of a human iris;

a process for processing the recording image; and

a visual indicator display providing a plurality of selectively energizable visual indicators successively energized and associated with the lens for directing a user's eye towards a center of the lens of the camera.

2. A self-service terminal according to claim **1**, wherein each visual indicator comprises a single indicator element at least partially surrounding the center of the lens.